

**AIG – Business Case**

American International Group, Inc (AIG) is the leading U.S.-based international insurance and financial services organization and the largest underwriter of commercial and industrial insurance in the United States.

In collaboration with more than 50 collaborators in France, AIG ME France provides a range of personal insurance services : life insurance, invalidity, injury and hospitalization insurance, personal cover, etc. AIG ME offers to its trading partners a specific service : the capacity to sell its products under their own name which constitutes the major part of the company's activities. AIG ME manages directly 20 % of its 270.000 customers.

Under this system, AIG operates with:

- › mass market leaders (Cora, Finaref, la Banque Accord (groupe Auchan), Franfinance, etc.)
- › partners such as Reader's Digest, General Electric and the Fédération Française de Basket Ball (French Basket Ball Federation).

This strategy explains how AIG ME has acquired, after 30 years of activity in France, a powerful know-how in the implementation of marketing tools for its trading partners: mailing and telemarketing, brand loyalty, networking, marketing advice etc. This front office operation, backed up by a solid back office gives AIG ME the possibility to offer a complete range of services.

**Functional requirements of AIG ME**

The functional requirements of AIG ME were established by the business imperatives as determined by the company's marketing strategy as well as their partners' needs. Further to the implementation of web sites presenting the company's propositions, the three following aspects are also noteworthy :

- › Availability of financial advice through the web for AIG ME's commercial partners, etc.)
- › On-line forms serving as support for publicity and e-mailing campaigns
- › As well as the traditional web-links on partners' sites, content inserts managed directly by AIG, giving partners the possibility to offer customers different propositions without further investment on their part.

## The solution

« What I particularly appreciate is the capacity to **create a new web site in just a few minutes** » explains Laurent de Vivie, CRM and Database Marketing Manager for AIG ME France. « Whether it is with an established partner or one with whom we are in negotiation. In the latter case, the capacity to show the customer an inexpensive and personalized web site is a **distinct advantage**. Furthermore, the administration interface allows me to access quickly and simply all the relative information concerning a new product and make it **instantly available to all my partners**. ». A further advantage of the ADN platform is that it can put in place multi-partners, multi-products, multi-line projects and manage them simply through the Web administration interface, without involving to a technical team when integrating a new database. The marketing team is completely self-sufficient, which is not the only advantage for AIG ! Lastly, the tracking management system allows AIG to enlarge their Data Warehouse and to have an accurate feed back from their campaigns.

## Evolutions

Even if the evolutions of the new system are not yet decided, (the short term priority of AIG ME being to measure the return on investment of their new Web-tool) Laurent de Vivie is already imagining that the insured can organize his data directly on line; consultation of the contract, change of address, online payment, etc. The long term aim being to create an online customer services management system with a capacity to respond to questions from e-mail customers. A further evolution which is envisaged is the capacity to access directly AIG's partners' information systems enabling, for example, the consultation of inscription forms for existing customers to make an appropriate offer. While waiting for these evolutions to be in place - which will present an important coupling for the back-office at AIG - the implementation of display regions, directly from the web interface on the partners' Web sites, is currently being developed. This represents one of the most important advantages of ADN giving the possibility to change information (both the background and the content) appearing on the partners' websites by a simple click. . For the background, a catalogue of services ADN are available, the content can be modified using the transformation file XSL using the partner's graphical chart, for example. At the same time the project is being well received by European organizations particularly in Spain and Italy, which have similar needs.

## AIG Corp

The AIG Corporation is a principal player in the insurance world, present in 130 different countries, giving an exceptional global coverage. Due to its 80,000 collaborators, and its expertise, AIG turns over more than 150 billion euros creating a net profit of over 5 billion euros and is rated "AAAm" by Moody's and "AAA" by Standard and Poor's. AIG is the natural partner for multinational corporations as well as the individual.